

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BARBARA J. ROSOL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-20614

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/26/2015 and confirmed on 4/30/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		143,509.83
Less Refunds to Debtor	2,169.88	
TOTAL AMOUNT OF PLAN FUND		141,339.95

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	5,898.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,198.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW REZ LLC D/B/A SHELLPOINT MORTI Acct: 9445	0.00	123,530.86	0.00	123,530.86
	NEW REZ LLC D/B/A SHELLPOINT MORTI Acct: 9445	601.66	601.66	0.00	601.66
					124,132.52
Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	BARBARA J. ROSOL Acct:	0.00	0.00	0.00	0.00
	BARBARA J. ROSOL Acct:	2,169.88	2,169.88	0.00	0.00
	STEIDL & STEINBERG Acct:	3,300.00	3,300.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 0818	536.41	536.41	0.00	536.41
					536.41
Unsecured					
	PEOPLES NATURAL GAS CO LLC* Acct: 3978	87.34	10.03	0.00	10.03
	CERASTES LLC Acct: 6716	20,802.15	2,389.89	0.00	2,389.89
	CHASE/JPMORGAN CHASE(*)++ Acct:	0.00	0.00	0.00	0.00
	CITIZENS BANK(*) Acct:	0.00	0.00	0.00	0.00
	DOLLAR BANK FSB(*) Acct: 3994	10,401.56	1,195.00	0.00	1,195.00
	EQUITABLE GAS CO(*) Acct: 2505	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION Acct: 0818	27,575.71	3,168.08	0.00	3,168.08
	AMERICAN INFOSOURCE LP O/B/O MIDL	921.56	105.88	0.00	105.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6098				
	DEPARTMENT STORES NATIONAL BANK	365.72	42.02	0.00	42.02
	Acct: 2191				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	GLHEC & AFFILIATES: GLHEGC NELA US	1,683.93	193.46	0.00	193.46
	Acct: 0818				
	MIDLAND CREDIT MANAGEMENT INC - A	3,200.45	367.69	0.00	367.69
	Acct: 8766				
	ASSET ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX2012				
	DOLLAR BANK FSB**	0.00	0.00	0.00	0.00
	Acct:				
	UNITED STUDENT AID FUNDS INC (USAF	0.00	0.00	0.00	0.00
	Acct: 0818				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 6358				
	JAMES C WARBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RAS CRANE LLC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 7,472.05

TOTAL PAID TO CREDITORS

132,140.98

TOTAL

CLAIMED 536.41

PRIORITY 601.66

SECURED 65.038.42

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BARBARA J. ROSOL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-20614

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Barbara J. Rosol
 Debtor

Case No. 15-20614-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.

db +Barbara J. Rosol, 165 Sunrise Drive, Irwin, PA 15642-8801
 cr DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr +Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +NewRez LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, GREENVILLE, SC 29603-0826
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 14031686 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 14001282 +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
 14001285 +Countrywide Home Loans, Inc., 7105 Corporate Drive, Plano, TX 75024-4100
 14022908 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 14738454 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 14001286 Dollar Bank, Kimberly Renda, PO Box 3969, Pittsburgh, PA 15230-3969
 14076405 +Dollar Bank F S B, c/o Shawn P McClure, Esq, 707 Grant St Suite 2200, Pgh PA 15219-1945
 14001287 Dollar Bank Federal Savings Bank, James L. Driscoll, Esq., 3 Gateway Center 7 West, Pittsburgh, PA 15222
 14043615 Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 14043614 +Dollar Bank, FSB, P O Box 3969, Pittsburgh, PA 15230-3969
 14001289 +Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 14043415 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
 14001291 +Goldbeck McCafferty & McKeever, Suite 5000 - Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
 14043416 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 14001293 Macy's/DSNB, P O Box 8218, Mason, OH 45040-8218
 14001295 +National City Mortgage Company, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15171965 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 14047058 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14001296 Phelan Hallinan & Schmieg, LLP, One Penn Center Plaza, Suite 1400, Philadelphia, PA 19103
 14033695 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg, PA 17106-9184
 14001298 +Value City Furniture/WFNNB and, Asset Acceptance LLC, c/o Futlon Friedman & Gullace LLP, 130B Gettysburg Pike, Mechanicsburg, PA 17055-5653

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Apr 29 2020 03:21:49
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
 cr E-mail/PDF: rmscedi@recoverycorp.com Apr 29 2020 03:33:24
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14018985 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 29 2020 03:33:32
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14026702 +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14001284 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 29 2020 03:21:50 Citizens Bank, One Citizens Plaza, Providence, RI 02903
 14001288 E-mail/Text: bankruptcydepartment@tsico.com Apr 29 2020 03:22:45 Equitable Gas Company, c/o NCO Financial Systems Inc., PO Box 17205, Wilmington, DE 19850-7205
 14001290 +E-mail/Text: notices@burt-law.com Apr 29 2020 03:22:54 First National Bank of Omaha/Emerge, and Midland Funding LLC, c/o Burton Neil & Associates PC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14918756 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Apr 29 2020 03:21:49
 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
 14001292 E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 03:32:21 Green Tree Servicing, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101
 14001283 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 29 2020 03:33:18 Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
 14001294 E-mail/Text: bankruptcydpt@mcsmc.com Apr 29 2020 03:22:24 Midland Credit Management Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 14027950 +E-mail/Text: bankruptcydpt@mcsmc.com Apr 29 2020 03:22:24 Midland Credit Management, Inc, as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 45

Date Rcvd: Apr 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14009145 E-mail/PDF: rmscedi@recoverycorp.com Apr 29 2020 03:32:28
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
14001297 +E-mail/PDF: pa_dc_claims@navient.com Apr 29 2020 03:33:26 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
14808091 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Apr 29 2020 03:21:49
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER F
cr Green Tree Servicing LLC
cr* +Dollar Bank, FSB, P.O. Box 3969, Pittsburgh, PA 15230-3969
15198540* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

David W. Raphael on behalf of Creditor Dollar Bank, FSB raphaeld@fnb-corp.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR
FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY COUNTRYWIDE HOME LOANS, INC.
jschalk@barley.com, sromig@barley.com
Kenneth Steidl on behalf of Debtor Barbara J. Rosol julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Shawn P. McClure on behalf of Creditor Dollar Bank, FSB smcclure@bernsteinlaw.com,
cdesimone@bernsteinlaw.com;pghecf@bernsteinlaw.com;smcclure@ecf.courtdrive.com

TOTAL: 12